

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

In re:

MICHELLE Y. McCALLUM-EVANS,  
Debtor.

X  
Chapter 13  
Case No.:

**CHAPTER 13 PLAN**

1. The future earnings of the debtor are submitted to the supervision and control of the Trustee and the Debtor shall pay to the Trustee for a total period of 60 months, the sum of **\$45,120.00**:

❖ **\$752.00** commencing **NOVEMBER 2016** through and including **OCTOBER 2021** for a period of **SIXTY (60)** months;

2. From the payments so received, the Trustee shall make disbursements, as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507.

**Attorney fees to Ronald D. Weiss P.C. of \$2,000.00 due under the Chapter 13 Plan.**

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

**ALL POST-PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO, MORTGAGE PAYMENTS, VEHICLE PAYMENTS, REAL ESTATE TAXES AND INCOME TAXES, TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR.**

**SPECIALIZED LOAN SERVICING (“SLS”)** (mortgage servicer on real property located at 21 S. 32<sup>nd</sup> Street, Wyandanch, NY 11798) to be paid pre-petition arrears in the sum of **\$10,504.00** over the life of the plan and to be paid post-petition payments outside the plan.

**Deferred NAVIENT/ Dept. of Education Student Loans** to be paid consolidated amount of \$262.00 per month outside the Plan.

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(c) Subsequent and/or concurrently with distribution to secured creditors, dividends to **unsecured creditors** whose claims are duly allowed as follows:  
**Distribution of 39.91% to all timely filed proofs of claim.**

3. All lease agreements are hereby assumed, unless specifically rejected as follows:

**NONE**

4. During the pendency of this case, if unsecured creditors are paid, pursuant to paragraph 2(c), less than one hundred percent (100.00%), the debtor(s) shall provide the Trustee with signed copies of federal and state tax returns for each year, no later than April 15<sup>th</sup> of the year following the tax period. Indicated tax refunds are to be paid to the Trustee upon receipt; however, no later than June 15<sup>th</sup> of the year in which the tax returns are filed.

Title to the Debtor(s) property shall vest in the Debtor upon completion of the plan, unless otherwise provided in the Order confirming this plan. Throughout the term of this plan, the Debtor(s) will not incur post-petition debt over \$1,500.00 without written consent of the Chapter 13 Trustee of the Court.

Dated: September 26, 2016

/s/ Michelle McCallum-Evans  
MICHELLE McCALLUM-EVANS

/s/ Ronald D. Weiss, P.C.  
Ronald D. Weiss, P.C.  
Attorneys for Debtor